



**STATE OF HAWAII
DIVISION OF FINANCIAL INSTITUTIONS
DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**

2001 ANNUAL REPORT

This material can be made available for individuals with special needs in Braille, large print or audio tape. Please submit your request to the Commissioner of Financial Institutions at (808) 586-2820.

Contents

Commissioner's Message	1
Staff	3
Mission Statement.....	4
Statements of Condition.....	5
Directory of State-Chartered Banks	8
Bank of Hawaii	9
Central Pacific Bank.....	13
City Bank.....	15
First Hawaiian Bank	17
Directory of Interstate Banks	20
Bank of the Orient	20
Homestreet Bank.....	20
Philippine National Bank, Honolulu Agency	21
Directory of State-Chartered Savings and Loan Associations.....	22
Territorial Savings and Loan Association	23
Directory of Financial Services Loan Companies	25
DEPOSITORY Financial Services Loan Companies	
Finance Factors, Limited.....	26
GECC Financial Corporation.....	28
Oahu Finance Company, Limited	28
NON-DEPOSITORY Financial Services Loan Companies	
ASB Realty Corporation.....	29
Accredited Home Lenders, Inc.....	29
American General Finance of Hawaii, Inc	29
Associates Financial Services Company of Hawaii, Inc	30
Beneficial Hawaii Inc.....	30
CPB Real Estate, Inc.....	31
CitiFinancial, Inc	31
Countrywide Home Loans, Inc.	33
Devenzon Financial Corporation.....	33
FHL Lease Holding Company, Inc	33
First Finance Company of Molokai.....	34
Ford Motor Credit Company	34
Full Spectrum Lending, Inc.....	34
GE Capital Hawaii, Inc.....	34
GMAC Mortgage Corp.	35
General Motors Acceptance Corporation.....	35
Honowaii Investment Co., Ltd.	35
House of Finance, Inc	36
Investors Finance, Inc	36
Kauai Island Finance, Inc	36
Maui Industrial Loan & Finance Company, Inc	36

Contents

Merrill Lynch Credit Corporation	37
Morgan Stanley Dean Witter Credit Corporation.....	37
Mutual Finance Company, Limited.....	37
New Century Mortgage Corporation	37
OK Finance, Inc.	38
Safety Loan Company, Ltd.	38
Standard Financial Corp.	38
Wells Fargo Financial Acceptance Hawaii, Inc.	38
Wells Fargo Financial Hawaii, Inc.	39
Directory of State-Chartered Credit Unions.....	40
Hawaii Central Credit Union.....	41
Lihue Credit Union.....	41
Oahu One Credit Union.....	41
Directory of Escrow Depository Companies	42
Developers Escrow Services, Inc.....	43
Fidelity Escrow Services Corporation	43
Fidelity National Title & Escrow of Hawaii, Inc.	43
First American Title Company, Inc.....	44
First Financial Title and Escrow Agency of Hawaii, Inc.....	44
First Hawaii Title Corporation.....	45
Guardian Escrow Services, Inc.	46
Hawaii Escrow & Title, Inc.....	46
Hawaii Resort Escrow, Inc.....	47
Island Title Corporation	47
Old Republic Title & Escrow of Hawaii, Ltd.....	48
Security Title Corporation.....	48
Title Guaranty Escrow Services, Inc.	49
 Disclaimer.....	 50
 Historical Perspective	 Inside Back Cover

Commissioner's Message

The Honorable Benjamin J. Cayetano
The Honorable Kathryn S. Matayoshi

Dear Governor Cayetano and Director Matayoshi:

It is my privilege to submit to you the 2001 annual report and directory of state-chartered financial institutions compiled by the Division of Financial Institutions ("DFI").

At the start of 2001, there were upbeat and positive economic forecasts for Hawaii. However, with the September 11 terrorist attacks and the war on terrorism, security concerns and loss of confidence in air travel severely affected Hawaii's economy. Despite the nation-wide downturn, domestic travel continues to progress to pre-September 11 levels. However, international travel to Hawaii (predominantly Japanese) continues to be substantially down reflecting cultural sensitivities and Japan's deteriorating economy as well as a global economic downturn. Though uncertainties remain, DFI has continued optimism that Hawaii and its people are resilient and that there will be a slow but gradual recovery by the end of 2002.

This year, DFI found many of its challenged financial institutions turning around in the strengthening Hawaii economy in early to mid-2001. However, in light of the post September 11 economic downturn in Hawaii, DFI will be assessing the impact of this downturn on financial institutions in 2002.

Further, this year, a number of financial institutions began providing, with approval by DFI, insurance and securities products to its customers under Hawaii law and the Gramm-Leach-Bliley Financial Services Modernization Act of 1999 ("GLB"). DFI also successfully assisted its financial institutions and escrow depositories in complying with the GLB financial privacy provisions and completed the update and revision of four chapters of rules and initiated the update and revision of its last remaining chapter of rules dealing with credit unions.

Unfortunately, DFI also found itself in fiscal uncertainty as the 2000-2001 fiscal year franchise tax under Hawaii Revised Statute Chapter 241 ended, unexpectedly, in a negative balance as follows:

Collections:	\$5.6 million
Refunds:	- 5.8 million
Total:	-\$0.2 million

DFI receives almost all funding for its operation from the franchise tax. As a result of this negative balance DFI took immediate steps to cut its expenditures by freezing vacant positions and reducing spending on operating expenses.

Commissioner's Message

DFI now faces new challenges resulting from the September 11 tragedy, such as formulating new terrorist emergency/disaster preparedness scenarios, including coordination and facilitation between the financial institution industry and Hawaii State Civil Defense, and dealing with new federal regulations issued by federal agencies implementing the U.S. Patriot Act, including money laundering, etc. Further, the Hawaii economic downturn also means that a negative balance in the franchise tax may reoccur in the future and DFI must seek passage of legislation to provide alternative revenue sources, such as an assessment fee on financial institutions based on assets and/or loans.

Lastly, on a more personal note, DFI congratulates Mr. Wayne Oshiro on his promotion to Field Examination Branch Manager and sends best wishes to Mrs. Francesca Gabrielli on her retirement.

Respectfully submitted,

LYNN Y. WAKATSUKI
Commissioner of Financial Institutions

Staff

Lynn Y. Wakatsuki
Commissioner

Lynne H. Himeda
Deputy Commissioner

Roy M. Maeda
Examination Manager
Licensing and Regulatory Analysis Branch

Wayne K. Oshiro
Examination Manager
Field Examination Branch

Mary J. Ueki, Esq.
Staff Attorney

Gary L. Ruby
Regulation Analyst

Secretarial Staff
Karen Y. S. Kaneko
Carol Ann Tanaka
Melanie M. Yoshida

**Licensing and Regulatory Analysis Branch
Examiners**
Raymond K. Onishi
Myron Tom

Field Examination Branch Supervisor
Randolph M. Kimura

Field Examination Branch Examiners
Lilian L. Cheung
Michael H. Kollmeyer
Jamie T. Morikawa
Charles M. Ng
Sayaka T. Ogg
Walter Y. Sugiura
Sara Oshiro
Kelly F. Tran
Melvin T. Watanabe

Staff Changes

Francesca C. Gabrielli, Licensing and Regulatory Analysis Branch Examiner, retired on August 22, 2001.

Our Mission . . .

...ensure the safety and soundness of state-chartered financial institutions by fairly administering applicable statutes and rules in order to protect the rights and funds of depositors, borrowers, consumers and other members of the community...

Statement of Condition

State-Chartered Banks

	<u>12/31/00</u>	<u>12/31/01</u>
Number of Banks	4	4
ASSETS		
Loans and Leases ¹	\$16,732,779	\$13,568,174
Cash and Due from Banks	1,099,543	2,003,270
Securities	4,292,461	4,165,684
Fixed Assets	472,097	435,114
Other Real Estate	29,380	34,621
Other Assets	934,139	2,351,487
TOTAL ASSETS	\$23,560,399	\$22,558,350
LIABILITIES & CAPITAL		
Total Deposits	\$16,741,034	\$15,763,268
Other Liabilities	4,730,280	3,784,136
Total Liabilities	21,471,314	19,547,404
Capital	2,089,085	3,010,946
TOTAL LIABILITIES & CAPITAL	\$23,560,399	\$22,558,350

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	8.87%	13.35%
Total Loans to Total Deposits	99.95%	86.08%
Total Loans to Total Assets	71.02%	60.15%

¹ Including Fed Funds Sold; Net of Loan Loss Reserve

Statement of Condition

State-Chartered Savings and Loan Associations

	<u>12/31/00</u>	<u>12/31/01</u>
Number of Savings & Loan Associations	1	1
ASSETS		
Mortgage Loans	\$ 220,015	\$ 243,873
Mortgage Pool Securities	247,113	255,251
All Other Loans	2,412	2,600
Cash	12,406	30,461
Investments	0	0
Repossessed Assets	1,336	1,039
Fixed Assets	3,094	2,811
Other Assets	9,400	17,661
TOTAL ASSETS	\$ 495,776	\$ 553,696
LIABILITIES AND CAPITAL		
Drawable Shares	\$ 335,254	\$ 476,748
Borrowed Money	122,317	34,274
Other Liabilities	10,647	11,551
Total Liabilities	468,218	522,573
Capital	27,558	31,123
TOTAL LIABILITIES & CAPITALS	\$ 495,776	\$ 553,696

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	5.56%	5.62%
Total Loans to Total Assets	94.71%	90.61%

Statement of Condition

Depository Financial Services Loan Companies

	<u>12/31/00</u>	<u>12/31/01</u>
Number of Depository Financial Services Loan Companies	3	3
ASSETS		
Loans and Leases ²	\$305,674	\$292,006
Cash and Due from Banks	7,300	3,564
Securities	131,351	157,734
Fixed Assets	2,162	1,481
Other Real Estate	2,406	3,739
Other Assets	15,628	29,650
TOTAL ASSETS	\$464,521	\$488,174
LIABILITIES & CAPITAL		
Total Deposits	\$392,931	\$406,341
Other Liabilities	18,446	26,470
Total Liabilities	411,377	432,811
Capital	53,144	55,363
TOTAL LIABILITIES & CAPITAL	\$464,521	\$488,174

(dollar amounts in thousands)

Percentage of:

Equity Capital to Total Assets	11.44%	11.34%
Total Loans to Total Deposits	77.79%	71.86%
Total Loans to Total Assets	65.80%	59.82%

² Net of Loan Loss Reserve.

Directory of State-Chartered Banks

TRADE ASSOCIATION

Hawaii Bankers Association
1000 Bishop Street, Suite 301-B
Honolulu, Hawaii 96813-4203
Tel: (808) 524-5161
Fax: (808) 521-4120

Officers

RONALD K. MIGITA
President
(City Bank)

CONSTANCE H. LAU
Secretary/Treasurer
(American Savings Bank)

WARREN K. K. LUKE
Vice President
(Hawaii National Bank)

RODNEY R. SHINKAWA
Executive Vice President
(Hawaii Bankers Association)

FEDERAL AGENCY

Federal Deposit Insurance Corporation
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco Regional Office)
(202) 736-0000 (FDIC Headquarters, Washington, D.C.)

Toll Free (877) 275-3342 (Call Center)
Website: @www.fdic.gov

NATIONAL BANKS

The Comptroller of the Currency
Regional Administrator of National Banks
Western District
50 Fremont Street, Suite 3900
San Francisco, CA 94105

Telephone No.: (415) 545-5900 (San Francisco)

Directory of State -Chartered Banks

BANK OF HAWAII
111 South King Street
Honolulu, Hawaii 96813
(PO Box 2900, Honolulu, HI 96846-6000)
Tel 1-(888) 643-3888
Website: www.boh.com

Michael E. O'Neill, Chairman of the Board and Chief Executive Officer; **Richard J. Dahl**, President; **Gretchen A. Mohen**, Vice Chairman; **Neal C. Hocklander**, Vice Chairman; **Walter J. Laskey**, Vice Chairman; **David W. Thomas**, Vice Chairman; **Allan R. Landon**, Vice Chairman, Treasurer and Chief Financial Officer; **Alton T. Kuioka**, Vice Chairman; **William C. Nelson**, Vice Chairman and Chief Risk Officer; **Karl K. Y. Pan**, Executive Vice President; **Victor A. Fresca**, Executive Vice President; **Denis K. Isono**, Executive Vice President; **Joseph T. Kiefer**, Executive Vice President and General Counsel; **Lori L. McCarney**, Executive Vice President; **Scott E. Miller**, Executive Vice President; **Angela H. Isaac**, Executive Vice President; **Steve Champion**, Executive Vice President.

Statement of Condition as of December 31, 2001
(All figures rounded and in thousands)

Total Assets \$10,455,906

Total Capital \$1,086,247

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aikahi Park	25 Kaneohe Bay Dr	Kailua	Hawaii	96734
Ala Moana	1441 Kapiolani Blvd	Honolulu	Hawaii	96814
Chinatown	101 N King St	Honolulu	Hawaii	96817
Ewa Beach	91-775 Papipi Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-165 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7192 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hawaii Kai-Safeway	377 Keahole St	Honolulu	Hawaii	96825
International Airport	300 Rodgers Blvd	Honolulu	Hawaii	96819
Kahala Mall-Star	4211 Waialae Ave	Honolulu	Hawaii	96816
Kailua	636 Kailua Rd	Kailua	Hawaii	96734
Kailua-Safeway	200 Hamakua Dr	Kailua	Hawaii	96734
Kaimuki	3600 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	1950 N King St	Honolulu	Hawaii	96819
Kamehameha Shopping Ctr-Star	1620 N School St	Honolulu	Hawaii	96817
Kaneohe	45-1001 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Safeway	46-065 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe-Star	46-023 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kaneohe Bay-Marine Base	1196 Fifth St KMCHB	Kailua	Hawaii	96734
Kapahulu	727 Kapahulu Ave	Honolulu	Hawaii	96816
Kapolei	91-590 Farrington Hwy #140	Kapolei	Hawaii	96707

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

BRANCH – OAHU – cont.	ADDRESS	CITY	STATE	ZIP CODE
Kapolei-Safeway	91-590 Farrington Hwy	Kapolei	Hawaii	96707
Keeaumoku	1451 S King St	Honolulu	Hawaii	96814
Laie	55-510 Kamehameha Hwy	Laie	Hawaii	96762
Main	111 S King St	Honolulu	Hawaii	96813
Manoa	2752 Woodlawn Dr, #5-100	Honolulu	Hawaii	96822
Mapunapuna	2969 Mapunapuna Pl, #100	Honolulu	Hawaii	96819
Mililani	95-221 Kipapa Dr	Mililani	Hawaii	96789
Mililani-Safeway	94-780B Meheula Prkwy	Mililani	Hawaii	96789
Moiliili-Star	2470 S King St	Honolulu	Hawaii	96826
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearl Harbor	98 Bougainville Rd	Honolulu	Hawaii	96818
Pearlridge	98-211 Pali Momi St	Aiea	Hawaii	96701
University	1010 University Ave	Honolulu	Hawaii	96826
Wahiawa	634 California Ave	Wahiawa	Hawaii	96786
Waiakamilo	1617 Dillingham Blvd	Honolulu	Hawaii	96817
Waialae-Kahala	4634 Kilauea Ave	Honolulu	Hawaii	96816
Waianae	86-015 Farrington Hwy	Waianae	Hawaii	96792
Waikale	94-817 Lumiaina St.	Waipahu	Hawaii	96797
Waikiki	2228 Kalakaua Ave	Honolulu	Hawaii	96815
Waikiki-Kaiulani	120 Kaiulani Ave	Honolulu	Hawaii	96815
Waimalu	98-1277-P Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-712 Farrington Hwy	Waipahu	Hawaii	96797
Ward Plaza	210 Ward Ave	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hamakua	45-574 Mamane St	Honokaa	Hawaii	96727
Kaikoo	120 Pauahi St	Hilo	Hawaii	96720
Kamuela	67-1191 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kau (Pahala)	Corner of Kamani & Pikake	Pahala	Hawaii	96777
Kealakekua	Corner of Mamalahoa Hwy & Nani Kupuna Pl	Kealakekua	Hawaii	96750
Keauhou-KTA	78-6831 Alii Dr	Kona	Hawaii	96740
Kohala	Akoni Pule Hwy	Kapaau	Hawaii	96755
Kona	75-5595 Palani Rd	Kona	Hawaii	96740
Kona-KTA	74-5594 Palani Rd	Kona	Hawaii	96740

Directory of State-Chartered Banks

(Bank of Hawaii – cont.)

BRANCH – HAWAII – cont.	ADDRESS	CITY	STATE	ZIP CODE
Kona-Safeway	75-1027 Henry St	Kona	Hawaii	96740
Pahoa	Corner of Pahoa Govt Rd & Kauhale St	Pahoa	Hawaii	96778
Puainako-KTA	50 E. Puainako St	Hilo	Hawaii	96720
Waiakea	417 E. Kawili St	Hilo	Hawaii	96720

BRANCH – KAUAI

Hanapepe	3764 Hanapepe Rd	Hanapepe	Hawaii	96716
Kapaa	1407 Kuhio Hwy	Kapaa	Hawaii	96746
Lihue	4455 Rice St	Lihue	Hawaii	96766
Poipu	2360 Kiahuna Plantation Dr	Koloa	Hawaii	96756
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	9801 Waimea Rd	Waimea	Hawaii	96796

BRANCH – LANAI

Lanai	460 Eight St	Lanai	Hawaii	96763
-------	--------------	-------	--------	-------

BRANCH – MAUI

Hana	Hana Shopping Ctr, Rm 3	Hana	Hawaii	96713
Kahana Gateway	4405 Honoapiilani Hwy	Lahaina	Hawaii	96761
Kahului	27 Puunene Ave	Kahului	Hawaii	96732
Kahului-Safeway	170 E Kamehameha Ave	Kahului	Hawaii	96732
Kihei	1279 S Kihei Rd – Azeka Place	Kihei	Hawaii	96753
Kihei-Star	1310 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	Lahaina Shopping Ctr	Lahaina	Hawaii	96761
Maui Marketplace	270 Dairy Rd, Bldg J	Kahului	Hawaii	96732
Paia	35 Baldwin Ave	Paia	Hawaii	96779
Piilani-Safeway	277 Piikea Ave	Kihei	Hawaii	96753
Pukalani	5501 Pukalani St	Pukalani	Hawaii	96768
Wailuku	2105 Main St	Wailuku	Hawaii	96793

BRANCH – MOLOKAI

Molokai	20 B Ala Malama St	Kaunakakai	Hawaii	96748
---------	--------------------	------------	--------	-------

Directory of State -Chartered Banks

(Bank of Hawaii – cont.)

BRANCH- ASIA/INTERNATIONAL	ADDRESS	CITY	COUNTRY	ZIP CODE
Japan – Tokyo Representative Office	41 st Floor, Shinjuku Center Bldg 1-25-1, Nishi-Shinjuku	Shinjuku-ku, Tokyo	Japan	163-0641

BRANCH – SOUTH PACIFIC

American Samoa	PO Box 69	Pago Pago	American Samoa	96799
----------------	-----------	-----------	----------------	-------

BRANCH – WEST PACIFIC

CNMI/Saipan – Garapan	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
CNMI/Saipan – Susupe	PO Box 500566	Saipan, MP	Commonwealth of Northern Marianas Islands/Saipan	96950
FSM – Kosrae	PO Box 1071	Lelu, Kosrae	Federated States of Micronesia	96944
FSM – Pohnpei	PO Box 280	Kolonia, Pohnpei	Federated States of Micronesia	96941
FSM – Yap	PO Box 309	Colonia, Yap	Federated States of Micronesia	96943
Guam – Agana	134 Soledad Ave PO Box BH	Agana	Guam	96910
Guam – Dededo	Compadres Mall, 562 Harmon Loop Dr	Dededo	Guam	96912
Guam – Tamuning	665 S Marine Dr	Tamuning	Guam	96931
Palau – Koror	PO Box 340	Koror, Palau Islands	Republic of Palau	96940
RMI – Majuro	PO Box 469	Majuro	Republic of the Marshall Islands	96960

Directory of State -Chartered Banks

CENTRAL PACIFIC BANK
220 South King Street
Honolulu, Hawaii 96813
Tel (808) 544-0500 (Oahu)
1-800-342-8422 (Neighbor Islands)
Email: info@cpbi.com
Fax: (808) 531-2875
Website: www.cpbi.com

Joichi Saito, Chairman of the Board and Chief Executive Officer; **Clint Arnoldus**, President and Chief Operating Officer; **Naoaki Shibuya**, Vice Chairman; **Austin Y. Imamura**, Executive Vice President and Secretary; **Neal K. Kanda**, Executive Vice President.

Statement of Condition as of December 31, 2001
(All figures rounded and in thousands)

Total Assets \$1,834,023

Total Capital \$147,009

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Hawaii Kai	6600 Kalanianaole Hwy, # 107	Honolulu	Hawaii	96825
Kahala-Times	1173 21st Ave	Honolulu	Hawaii	96816
Kaheka-Daiei	801 Kaheka St	Honolulu	Hawaii	96814
Kailua	345 Hahani St	Kailua	Hawaii	96734
Kaimuki	3465 Waialae Ave	Honolulu	Hawaii	96816
Kaimuki-Times	3221 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2024 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1151 Kamehameha Hwy	Kaneohe	Hawaii	96744
King-Smith	76 N King St	Honolulu	Hawaii	96817
Main	220 S King St	Honolulu	Hawaii	96813
Makiki	818 Keeaumoku St	Honolulu	Hawaii	96814
Mapunapuna	960 Mapunapuna St	Honolulu	Hawaii	96819
Mililani	95-720 Lanikuhana Ave	Mililani	Hawaii	96789
Moilili	2615 S King St	Honolulu	Hawaii	96826
Pearl City-Daiei	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-150 Kaonohi St	Aiea	Hawaii	96701
Royal Kunia-Times	94-615 Kupuohi St	Waipahu	Hawaii	96797
Waikiki	105 Uluniu Ave	Honolulu	Hawaii	96815

Directory of State-Chartered Banks

(Central Pacific Bank – cont.)

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797
Ward	505 Ward Ave	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hilo	525 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-1010 Henry St	Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	4364 Rice St	Lihue	Hawaii	96766
-------	--------------	-------	--------	-------

BRANCH – MAUI

Kahului	85 W Kaahumanu St	Kahului	Hawaii	96732
---------	-------------------	---------	--------	-------

Directory of State -Chartered Banks

CITY BANK
201 Merchant Street
Honolulu, Hawaii 96813
Tel (808) 535-2500

Lionel Y. Tokioka, Chairman of the Board; **Ronald K. Migita**, Vice Chairman, Chief Executive Officer; **Richard C. Lim**, President and Chief Operating Officer; **Dean Hirata**, Senior Vice President and Chief Financial Officer; **Earl Kaneshiro**, Vice President and Chief Credit Officer; **Warren Y. Kunimoto**, Senior Vice President and Director of Information Technology; **Jasen Takei**, Senior Vice President; **Elizabeth A. Nakamoto**, Senior Vice President and Director of Human Resources; **Clifford K. Ogata**, Senior Vice President and Chief Lending Officer.

Statement of Condition as of December 31, 2001
(All figures rounded and in thousands)

Total Assets \$1,586,707

Total Capital \$129,459

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Bethel	1018 Bethel St	Honolulu	Hawaii	96813
Bishop	1111 Bishop St	Honolulu	Hawaii	96813
Kahala Mall	4211 Waialae Ave,	Honolulu	Hawaii	96816
Kailua	419 Kuulei Rd	Kailua	Hawaii	96734
Kalihi	2119 N King St	Honolulu	Hawaii	96819
Kaneohe	45-1054 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	909 Kapahulu Ave	Honolulu	Hawaii	96816
Kapalama	1535 Dillingham Blvd	Honolulu	Hawaii	96817
Kapiolani	1600 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	1001 Kamokila Blvd	Kapolei	Hawaii	96707
Main	201 Merchant St	Honolulu	Hawaii	96813
Makiki	1338 S Beretania St	Honolulu	Hawaii	96814
McCully	2002 S King St	Honolulu	Hawaii	96826
University	2615 S King St, # 104	Honolulu	Hawaii	96826
Wahiawa	935 California Ave	Wahiawa	Hawaii	96786
Waikiki	2250 Kalakaua Ave	Honolulu	Hawaii	96815
Waimalu	98-1247 Kaahumanu St	Aiea	Hawaii	96701
Waipahu	94-210 Pupukahi St	Waipahu	Hawaii	96797

Directory of State -Chartered Banks

(City Bank – cont.)

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	333 Kilauea Ave	Hilo	Hawaii	96720
BRANCH – MAUI				
Kahului	285 Kaahumanu Ave, #101	Kahului	Hawaii	96732
Kihei	1819 S Kihei Rd # D-109	Maui	Hawaii	96753
LOAN PRODUCTION OFFICE - OAHU				
Kahala	Kahala Mall Office Tower, #100	Honolulu	Hawaii	96816
LOAN PRODUCTION OFFICE - HAWAII				
Hilo	5586 Kanoelehua Ave, 2 nd Fl	Hilo	Hawaii	96720
Kamuela	64-1035 Mamalahoa Hwy	Kamuela	Hawaii	96743
LOAN PRODUCTION OFFICE - KAUAI				
Princeville	Princeville Shopping Ctr, #B206	Princeville	Hawaii	96722
LOAN PRODUCTION OFFICE - MAUI				
Lahaina	181 Lahainaluna Rd, Ste F	Lahaina	Hawaii	96761

Directory of State -Chartered Banks

FIRST HAWAIIAN BANK
999 Bishop Street
(PO Box 3200, Honolulu, HI 96847-0001)
Honolulu, Hawaii 96813
Tel (808) 525-6340

Walter A. Dods, Jr., Chairman and Chief Executive Officer; **John K. Tsui**, President and Chief Operating Officer; **Howard H. Karr**, Vice Chairman; **Donald G. Horner**, Vice Chairman; **Lily Yao**, Vice Chairman; **Gerald M. Pang**, Executive Vice President and Chief Credit Officer; **Albert M. Yamada**, Executive Vice President and Chief Financial Officer; **William E. Atwater, III**, Executive Vice President and General Counsel; **Anthony R. Guerrero, Jr.**, Executive Vice President; **Gary L. Caulfield**, Executive Vice President; **Barbara Tomber**, Executive Vice President; **W. B. Johnstone**, Executive Vice President and Treasurer; **David Madison**, Executive Vice President; **John Landgraf**, Executive Vice President; **Robert A. Alm**, Executive Vice President; **Sheila M. Sumida**, Executive Vice President; **Herbert E. Wolff**, Senior Vice President and Secretary.

Statement of Condition as of December 31, 2001
(All figures rounded and in thousands)

Total Assets \$8,681,714

Total Capital \$1,648,231

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aloha Tower Marketplace	1 Aloha Tower Rd, Ste U201	Honolulu	Hawaii	96813
Aina Haina	Aina Haina Shopping Ctr	Honolulu	Hawaii	96821
Chinatown	2 N King St	Honolulu	Hawaii	96817
Eaton Square	444 Hobron Lane	Honolulu	Hawaii	96815
Ewa Beach	91-919 Fort Weaver Rd	Ewa Beach	Hawaii	96706
Haleiwa	66-135 Kamehameha Hwy	Haleiwa	Hawaii	96712
Hawaii Kai	7110 Kalanianaole Hwy	Honolulu	Hawaii	96825
Hickam	30 Hickam Court AFB	Honolulu	Hawaii	96818
Kahala	1348 Hunakai St	Honolulu	Hawaii	96816
Kahuku	56-565 Kamehameha Hwy	Kahuku	Hawaii	96731
Kailua	705 Kailua Rd	Kailua	Hawaii	96734
Kaimuki	3599 Waialae Ave	Honolulu	Hawaii	96816
Kalihi	2250 N King St	Honolulu	Hawaii	96819
Kaneohe	45-480 Kaneohe Bay Dr	Kaneohe	Hawaii	96744
Kaneohe Bay	46-047 Kamehameha Hwy	Kaneohe	Hawaii	96744
Kapahulu	433 Kapahulu Ave	Honolulu	Hawaii	96816
Kapiolani	1580 Kapiolani Blvd	Honolulu	Hawaii	96814
Kapolei	91-590 Farrington Hwy	Kapolei	Hawaii	96707
King-Liliha	445 N King St	Honolulu	Hawaii	96817

Directory of State -Chartered Banks

(First Hawaiian Bank – cont.)

BRANCH – OAHU cont.	ADDRESS	CITY	STATE	ZIP CODE
Liliha	1420 Liliha St	Honolulu	Hawaii	96817
Main	999 Bishop St	Honolulu	Hawaii	96813
Makiki	1111 S Beretania St	Honolulu	Hawaii	96814
Manoa Mkt Place	2752 Woodlawn Dr	Honolulu	Hawaii	96822
Mililani	95-390 Kuahelani St	Mililani	Hawaii	96789
Moanalua	1000 Mapunapuna St	Honolulu	Hawaii	96819
Pearl City	890 Kamehameha Hwy	Pearl City	Hawaii	96782
Pearlridge	98-1071 Moanalua Rd	Aiea	Hawaii	96701
Sand Island	111 Sand Island Access Rd # R-20	Honolulu	Hawaii	96819
Schofield	3321 Schofield Barracks	Wahiawa	Hawaii	96786
University	2411 S King St	Honolulu	Hawaii	96826
Wahiawa	730 California Ave	Wahiawa	Hawaii	96786
Waianae	86-020 Farrington Hwy	Waianae	Hawaii	96792
Waikiki	2181 Kalakaua Ave	Honolulu	Hawaii	96815
Waipahu	94-205 Leoku St	Waipahu	Hawaii	96797
Ward	250 Ward Ave # 140	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hilo	1205 Kilauea Ave	Hilo	Hawaii	96720
Honokaa	Mamane St @ Kika St	Honokaa	Hawaii	96727
Kamehameha	120 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	67-1189 Mamalahoa Hwy	Kamuela	Hawaii	96743
Kealakekua	Mamalahoa Hwy	Kealakekua	Hawaii	96750
Kona	74-5593 Palani Rd	Kailua-Kona	Hawaii	96740
Pahoa	Government Main Road	Pahoa	Hawaii	96778
Waikoloa	68-1845 Waikoloa Rd	Waikoloa	Hawaii	96738

BRANCH – KAUAI

Hanapepe	Eleele Shopping Bldg 606	Hanapepe	Hawaii	96705
Kapaa	4-1366 Kuhio Hwy	Kapaa	Hawaii	96746
Koloa	3506 Waikomo Rd	Kauai	Hawaii	96756
Kukui Grove	3-2600 Kaumualii Hwy # 1023	Lihue	Hawaii	96766
Lihue	4423 Rice St	Lihue	Hawaii	96766
Princeville	5-4280 Kuhio Hwy	Princeville	Hawaii	96722
Waimea	4525 Panako Rd	Waimea	Hawaii	96796

Directory of State -Chartered Banks

(First Hawaiian Bank – cont.)

BRANCH – LANAI	ADDRESS	CITY	STATE	ZIP CODE
Lanai	644 Lanai Ave	Lanai City	Hawaii	96763

BRANCH – MAUI

Kahului	20 W. Kaahumanu Ave	Kahului	Hawaii	96732
Kihei	41 E Lipoa St # 28	Kihei	Hawaii	96753
Lahaina	215 Papalaua St	Lahaina	Hawaii	96761
Napili	5095 Napilihau St	Napili	Hawaii	96761
Pukalani	67 Makawao Ave	Pukalani	Hawaii	96768
Wailuku	27 Market St	Wailuku	Hawaii	96793

BRANCH – PACIFIC ISLANDS

Dededo	562 Harmon Lp, Compadre Mall	Dededo	Guam	96912
Maite	400 Route 8	Mongmong	Guam	96927-2003
Gualo Rai	Gualo Rai Commercial Ctr	Gualo Rai, Saipan	Mariana Islands	96950
Oleai	Oleai Center, Beach Road	Chalan Laulau, Saipan	Mariana Islands	96950

BRANCH – WEST INDIES

Cayman Island	PO Box 500	Georgetown, Grand Cayman	Cayman Island
---------------	------------	-----------------------------	---------------

Directory of Interstate Banks

BANK OF THE ORIENT
Administrative Office
233 Sansome Street
San Francisco, California 94104
Tel (415) 338-0770
e-mail: www.bankorient.com

Regional Manager and Senior Vice President – **Michael H. Higa**

Ernest L. Go, Chairman of the Board and Chief Executive Officer; **John Ng**, Executive Vice President.

BRANCH	ADDRESS	CITY	STATE	ZIP CODE
Main	765 Bishop St	Honolulu	Hawaii	96813
Manoa	2851 E Manoa Rd	Honolulu	Hawaii	96822

HOMESTREET BANK
Honolulu Office
1221 Kapiolani Boulevard, Suite 644
Honolulu, Hawaii 96814
Tel (808) 596-0343
e-mail: www.homestreetbank.com
Fax: (808) 593-2540

Hawaii Manager – **Gary K. Kai**
Senior Vice President

Bruce W. Williams, Chairman; **Joan L. Enticknap**, President; **Debra L. Johnson**, Executive Vice President;
Richard W. H. Bennion, Executive Vice President; **Patricia A. Leach**, Executive Vice President.

BRANCH	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	2 S King St	Honolulu	Hawaii	96813
Hilo	111 Aupuni St, # 102	Hilo	Hawaii	96720

Directory of Interstate Banks

PHILIPPINE NATIONAL BANK
Honolulu Agency
1145 Bishop Street
Honolulu, Hawaii 96813
Tel (808) 521-1493
e-mail: pnbhnl@worldnet.att.net
Fax: (808) 533-2842

General Manager - **Jose R. Guevara, Jr.**

Norberto C. Nazareno, Chairman of the Board; **Feliciano L. Miranda, Jr.**, Vice Chairman, President and Chief Executive Officer; **Santiago Cua, Jr.**, Senior Executive Vice President and Chief Operating Officer/Chief Lending Officer; **Jose Vicente M. Cuizon**, Executive Vice President (Special Assistant to the President on Remittance Products); **Mervyn G. Encanto**, Executive Vice President (Retail Banking Sector).

Directory of State -Chartered Savings and Loan Associations

FEDERAL AGENCIES

Office of Thrift Supervision
1 Montgomery Street, Suite 400
San Francisco, CA 94120

Telephone No.: (415) 616-1500

Federal Deposit Insurance Corporation
25 Ecker Street, Suite 2300
San Francisco, CA 94105

Telephone No.: (415) 546-0160 (San Francisco Regional Office)
(202) 736-0000 (FDIC Headquarters, Washington, D.C.)
Toll Free (877) 275-3342 (Call Center)

Website: www.fdic.gov

Directory of State-Chartered Savings and Loan Associations

TERRITORIAL SAVINGS AND LOAN ASSOCIATION

Mutual Association

Administrative Office:

1132 Bishop Street, Suite 2200 (PO Box 1481, 96806)
Honolulu, Hawaii 96813
Tel (808) 946-1400
e-mail: TSLA@territorialsavings.net
Fax: (808) 951-1250

Allan S. Kitagawa, Chairman of the Board and Chief Executive Officer; **Daniel L. Colin**, President and Chief Operating Officer; **Vernon H. Hirata**, Executive Vice President and General Counsel; **Melvin Miyamoto**, Senior Vice President and Treasurer.

Statement of Condition as of December 31, 2001
(All figures rounded and in thousands)

Total Assets \$553,696

Total Equity Capital \$31,123

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Ala Moana	1052 Ala Moana Ctr	Honolulu	Hawaii	96814
Downtown	1000 Bishop St	Honolulu	Hawaii	96813
Hawaii Kai	377 Keahole St	Honolulu	Hawaii	96825
Kailua	19 Oneawa St	Kailua	Hawaii	96734
Kaimuki	1108 12th Ave	Honolulu	Hawaii	96816
Kalihi	1199 Dillingham Blvd	Honolulu	Hawaii	96817
Kaneohe	46-005 Kawa St	Kaneohe	Hawaii	96744
McCully	1111 McCully St	Honolulu	Hawaii	96826
Nuuanu	1613 Nuuanu Ave	Honolulu	Hawaii	96817
Pearlridge	98-084 Kamehameha Hwy	Aiea	Hawaii	96701
Salt Lake	848 Ala Lilikoi St	Honolulu	Hawaii	96818
Waipahu	94-050 Farrington Hwy	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	315 Makaala St, # 102	Hilo	Hawaii	96720
Kona	75-5751 Kuakini Hwy, # 107	Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	4393 Kukui Grove St	Lihue	Hawaii	96766
-------	---------------------	-------	--------	-------

Directory of State-Chartered Savings and Loan Associations

(Territorial S & L – cont.)

BRANCH – MAUI	ADDRESS	CITY	STATE	ZIP CODE
Kahului	275 Kaahumanu Ave	Kahului	Hawaii	96732
Lahaina	840 Wainee St	Lahaina	Hawaii	96761

Directory of Depository Financial Services Loan Companies

Trade Association

Hawaii Financial Services Association, Inc.
c/o Marvin S. C. Dang, Esq.
Attorney for HFSA
PO Box 4109
Honolulu, HI 96812-4109
Tel: (808) 521-8521
Fax: (808) 521-8522
E-mail: dangm@aloha.net

OFFICERS

ALVIN TANAKA
President
(American General Finance of Hawaii, Inc.)

JEFFERY S. HAMILTON
Vice President

GENE INOSHITA
Treasurer
(Oahu Finance Company, Ltd.)

MARVIN S. C. DANG, ESQ.
Executive Secretary/Attorney

FEDERAL AGENCY

Federal Deposit Insurance Corporation¹
25 Ecker Street, Suite 2300
San Francisco, CA 94105
Telephone No.: (415) 546-0160 (Regional Office, San Francisco)
(202) 736-000 (FDIC Headquarters, Washington, D.C.)
Toll Free: (877) 275-3342 (Call Center)
Web site: www.fdic.gov

Truth in Lending²
Federal Trade Commission
901 Merchant Street, Suite 570
San Francisco, California 94103
Toll Free: (877) 382-4357 (Consumer Complaints – 9am to 5pm EST)

¹ For depository financial services loan companies.

² For non depository financial services loan companies.

Directory of Depository Financial Services Loan Companies

FINANCE FACTORS, LIMITED
1164 Bishop Street
Honolulu, Hawaii 96813
(PO Box 3979, 96812-3979)
Tel (808) 548-3311

Daniel B. T. Lau, Chairman of the Board and Secretary; **Russell J. Lau**, Vice Chairman of the Board and Chief Executive Officer; **Steven J. Teruya**, President and Chief Operating Officer.

Statement of Condition as of December 31, 2001
(All figures rounded and in thousands)

Total Assets \$477,526

Total Capital \$49,648

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Downtown	1164 Bishop St	Honolulu	Hawaii	96813
Kahala	4224 Waialae Ave	Honolulu	Hawaii	96816
Kailua	200 Hamakua Dr	Kailua	Hawaii	96734
Kalihi	1620 N School St	Honolulu	Hawaii	96817
Kapahulu	2927 Kapiolani Blvd	Honolulu	Hawaii	96826
Kapiolani	1600 Kapiolani Blvd, # 109	Honolulu	Hawaii	96814
Pearl City	850 Kamehameha Hwy	Pearl City	Hawaii	96782
Wahiawa	670 California Ave	Wahiawa	Hawaii	96786
Waipahu	94-239 Waipahu Depot Rd	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	427 Kilauea Ave	Hilo	Hawaii	96720
Kealakekua-Kona	81-6629 Mamalahoa Hwy	Kealakekua-Kona	Hawaii	96750

LOAN CENTER – HAWAII

Kailua-Kona	74-5620 Palani Rd, Ste 210	Kailua-Kona	Hawaii	96740
-------------	----------------------------	-------------	--------	-------

BRANCH – KAUAI

Lihue-Kauai	4370 Kukui Grove St, #111	Lihue	Hawaii	96766
-------------	---------------------------	-------	--------	-------

Directory of Depository Financial Services Loan Companies

(Finance Factors, – cont.)

BRANCH – MAUI	ADDRESS	CITY	STATE	ZIP CODE
---------------	---------	------	-------	----------

Kahului	140 Hoohana St, Ste 111	Kahului	Hawaii	96732
---------	-------------------------	---------	--------	-------

LOAN CENTER – MAUI

Kahului	140 Hoohana St, Ste 112	Kahului	Hawaii	96732
---------	-------------------------	---------	--------	-------

LOAN CENTER – GUAM

Tamuning	719 S Marine Dr, Ste 103	Tamuning	Guam	96911
----------	--------------------------	----------	------	-------

Directory of Depository Financial Services Loan Companies

GECC FINANCIAL CORPORATION
Amfac Building
700 Bishop Street
Honolulu, Hawaii 96813
(PO Box 2448, Honolulu, HI 96804-2448)
Tel (808) 527-8200

Jack W. Inglis, Chairman of the Board; **Alan R. Cumpston**, President and Chief Executive Officer; **James A. Wiencke**, Executive Vice President;

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$9,251

Total Capital \$4,551

OAHU FINANCE COMPANY, LTD.
94-889 Waipahu Street
Waipahu, Hawaii 96797
Tel (808) 677-3128

Isami Inoshita, President; **Helen S. Yonashiro**, Vice President; **Gene Inoshita**, Vice President; **Karen Kawamura**, Secretary.

Statement of Condition as of December 31, 2000
(All figures rounded and in thousands)

Total Assets \$1,177

Total Capital \$1,164

Directory of Non Depository Financial Services Loan Companies

ASB REALTY CORPORATION
915 Fort Street, #601
Honolulu, Hawaii 96813
Tel (808) 539-7121
Fax (808) 539-7926

Alvin N. Sakamoto, Chairman and President; **David K. Todani**, Vice President; **Stanley K. W. Chong**, Secretary; **Gary Horita**, Treasurer.

ACCREDITED HOME LENDERS, INC.
1188 Bishop Street, Suite 1111
Honolulu, Hawaii 96813
Tel (808) 371-3601
Fax (909) 537-5690

James K. Konrath, Chief Executive Officer; **Ray W. McKewon**, Executive Vice President and Secretary; **Joseph J. Lydon**, President and Chief Operating Officer; **John S. Buchanan**, Chief Financial Officer.

AMERICAN GENERAL FINANCE OF HAWAII, INC.
94-1040 Waipio Uka
Waipahu, Hawaii 96797
Tel (808) 671-5664

District Manager - **Alvin Tanaka**

Frederick W. Geissinger, Chairman, Chief Executive Officer and President; **Bennie D. Hendrix**, Executive Vice President; **Robert A. Cole**, Senior Vice President and Chief Financial Officer; **Ron DiGiacomo**, Vice President, Secretary and General Counsel; **Bryan A. Binyon**, Vice President and Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	555 N King St, Bldg A # 106	Honolulu	Hawaii	96817
Kaneohe	46-028 Kawa St # A-9	Kaneohe	Hawaii	96744
Pearl City	98-1254 Kaahumanu St	Pearl City	Hawaii	96782
Waipahu	94-1040 Waipio -Uka St	Waipahu	Hawaii	96797

Directory of Non Depository Financial Services Loan Companies

(American General Finance of Hawaii, Inc. – cont.)

BRANCH – MAUI	ADDRESS	CITY	STATE	ZIP CODE
Kahului	250 Alamaha St, N15	Kahului	Hawaii	96732

BRANCH - HAWAII

Hilo	395 Kilauea Ave, #B3	Hilo	Hawaii	96720
------	----------------------	------	--------	-------

ASSOCIATES FINANCIAL SERVICES COMPANY OF HAWAII, INC.
Hawaii Administrative Office
98-751 Kuahao Place, Second Floor
Pearl City, Hawaii 96782
Tel (808) 488-6225

Hawaii Division Vice President - **Jeffery S. Hamilton**

Wilfred Y. Horie, President; **John F. Hughes**, Executive Vice President and Treasurer; **Frederic C. Liskow**, Secretary.

BENEFICIAL HAWAII INC.
826 Fort Street
Honolulu, Hawaii 96813
Tel (808) 536-2551
Fax (808) 533-3425

District Sales Manager – **Brian Dunn**

G. D. Gilmer, President; **J. A. Vozar, Jr.**, Executive Vice President and Chief Financial Officer; **K. K. Curtin**, Vice President and Secretary; **B. B. Moss, Jr.**, Vice President and Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	1199 Dillingham Blvd, # C-103	Honolulu	Hawaii	96817
Kaneohe	45-955 Kamehameha Hwy	Kaneohe	Hawaii	96744
Main	826 Fort Street Mall	Honolulu	Hawaii	96813
Wahiawa	823 California Ave, # 31-A	Wahiawa	Hawaii	96786

Directory of Non Depository Financial Services Loan Companies

(Beneficial Hawaii, Inc. –cont.)

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	99 Aupuni St, # 101	Hilo	Hawaii	96720

BRANCH – KAUAI

Lihue	3-2600 Kaumualii Hwy, Ste A-5B	Lihue	Hawaii	96766
-------	--------------------------------	-------	--------	-------

BRANCH – MAUI

Kahului	425 Koloa St, Ste 101A	Kahului	Hawaii	96732
---------	------------------------	---------	--------	-------

CPB REAL ESTATE, INC.
220 South King Street, Suite 1501
Honolulu, Hawaii 96813
Tel (808) 536-4632

Joichi Saito, President; **Clinton L. Arnoldus**, Vice President; **Austin Imamura**, Secretary; **Neal Kanda**, Treasurer.

CITIFINANCIAL, INC.
(a Hawaii Corporation)
700 Bishop Street, Suite 1010
Honolulu, Hawaii 96813
Tel (808) 531-2569

R. Hofmann, Chairman and Vice President; **J. B. Duvall**, President; **Tom Brokaw**, Executive Vice President; **Martin J. Wong**, Vice President and Secretary; **J J. Carter**, Treasurer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-199 Kamehameha Hwy, # A-1	Aiea	Hawaii	96701
Haleiwa	66-145 Kamehameha Hwy	Haleiwa	Hawaii	96712
Honolulu	197 S Hotel St	Honolulu	Hawaii	96819
Honolulu	1286 Kalani St, # 109	Honolulu	Hawaii	96817

Directory of Non Depository Financial Services Loan Companies

CitiFinancial, Inc.(cont.)

BRANCH – OAHU (cont.)	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	1440 Kapiolani Blvd, # 107	Honolulu	Hawaii	96814
Honolulu	2153 N King St, # 109	Honolulu	Hawaii	96819
Honolulu	2320 S King St	Honolulu	Hawaii	96826
Kailua	116 Hekili St, # 104	Kailua	Hawaii	96734
Kaneohe	45-1117 Kamehameha Hwy, # 103	Kaneohe	Hawaii	96744
Kapolei	890 Kamokila Blvd, # 130	Kapolei	Hawaii	96707
Mililani	95-1249 Meheula Pkwy, # B-7	Mililani	Hawaii	96789
Wahiawa	846 Kilani Ave	Wahiawa	Hawaii	96786
Waipahu	94-866 Moloalo St, Ste D2	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	315 Makaala St, # 112	Hilo	Hawaii	96720
Hilo	220 Kamehameha Ave	Hilo	Hawaii	96720
Kona	75-5660 Kopiko St, # D2	Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	4370 Kukui Grove St, # 104	Lihue	Hawaii	96766
-------	----------------------------	-------	--------	-------

BRANCH - MAUI

Kahului	65 W Kaahumanu Ave, # 3D	Kahului	Hawaii	96732
Kahului	333 Dairy Rd, # 101-B	Kahului	Hawaii	96732
Lahaina	840 Wainee St, # H-4	Lahaina	Hawaii	96761

Directory of Non Depository Financial Services Loan Companies

COUNTRYWIDE HOME LOANS, INC.
841 Bishop Street, Suite 1530
Honolulu, Hawaii 96813
Tel (808) 523-5622

Branch Manager – **Lisa Okamoto**

Angelo R. Mozilo, Chairman; **Stanford L. Kurland**, President and Chief Executive Officer; **Susan Evans Kelsey**, Executive Vice President and Deputy General Counsel; **Sandor E. Samuels**, Managing Director, General Counsel and Secretary; **Carlos Manuel Garcia**, Senior Managing Director and Chief of Operations; **Thomas Keith McLaughlin**, Managing Director and Chief Financial Officer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	225 Queen St, # 100 – Harbor Square	Honolulu	Hawaii	96813

AGENCY OFFICE – MAUI

Maui	2 Kilakila Pl	Pukalani	Hawaii	96768
------	---------------	----------	--------	-------

DEVENZON FINANCIAL CORPORATION
1320 Kalani Street, Suite 288
Honolulu, Hawaii 96817
Tel (808) 841-4100

Florzena P. Venzon, President, Secretary and Treasurer; **Michelle L. Balicoco**, Vice President-Operations; **Joselyn Parado**, Vice President-Finance.

FHL LEASE HOLDING COMPANY, INC.
1314 South King Street, 2nd Floor
Honolulu, Hawaii 96814
Tel (808) 593-5300
Fax (808) 593-5302

John K. Tsui, Chairman of the Board and Chief Executive Officer; **Stephen J. Marcuccilli**, President; **Albert M. Yamada**, Vice President and Treasurer; **William E. Atwater**, Vice President and Secretary; **Pamela R. Fern**, Vice President; **Brian Y. C. Lau**, Vice President; **George H. Lumsden**, Vice President and General Auditor.

Directory of Non Depository Financial Services Loan Companies

FIRST FINANCE COMPANY OF MOLOKAI

P.O. Box 615

Kaunakakai, Molokai 96748

Tel (808) 553-5545

Fax (808) 553-8415

e-mail: ffcomkk@aloha.net

Manager – **Peter K. Cockett**

Peter Cockett, President; **Patrick Cummins**, Vice President; **Wilma Souza**, Secretary; **Mary Theresa Reelitz**, Treasurer.

FORD MOTOR CREDIT COMPANY

1585 Kapiolani Boulevard, Suite 922

Honolulu, Hawaii 96814

Tel (808) 946-3200

Hawaii Manager - **Walter Lawson**

Donald A. Winkler, Chairman of the Board, Chief Executive Officer and President; **Terry D. Chenault**, Executive Vice President; **Barrett Burns**, Executive Vice President; **Gregory C. Smith**, Executive Vice President; **David C. Flanigan**, Executive Vice President; **Bibiana Boerio**, Executive Vice President and Chief Financial Officer; **David L. Korman**, Executive Vice President and Treasurer; **C. Fredrick Mateer**, Executive Vice President.

FULL SPECTRUM LENDING, INC.

700 Bishop St

Honolulu, Hawaii 96813

Tel (808) 532-0922

Branch Manager – **Paul Tamashiro**

Joe P. Harvey, President; **Joanne L. Robles**, Vice President; **Sandor E. Samuels**, Secretary; **Thomas Keith McLaughlin**, Chief Financial Officer.

GE CAPITAL HAWAII, INC.

745 Fort Street Mall, Suite 1800

Honolulu, Hawaii 96813

Tel (808) 527-8200

Jack W. Inglis, Chairman of the Board, Chief Executive Officer and President; **Alan R. Cumpston**, Executive Vice President; **James A. Wiencke**, Executive Vice President.

Directory of Non Depository Financial Services Loan Companies

GMAC MORTGAGE CORPORATION

629 Kailua Road
Kailua, Hawaii 96734
Tel (808) 263-4622

David Applegate, Chairman, President and Chief Executive Officer; **Mike Keim**, Senior Vice President; **Robert H. Patterson**, Senior Vice President and Secretary; **Dennis Geer**, Executive Vice President and Chief Administrative Officer; **R. Alan Lindsay**, Vice President and Treasurer; **James R. Hillsman**, Executive Vice President and Chief Financial Officer; **Barry J. Bier**, Executive Vice President.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	800 Fort Street Mall, Ste 100 & 102	Honolulu	Hawaii	96813
BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Kona	75-5722 Kuakini Hwy	Kailua-Kona	Hawaii	96740

GENERAL MOTORS ACCEPTANCE CORPORATION

PO Box 699
Honolulu, Hawaii 96816
Tel (808) 951-2050

Manager – **Whit Michel**

John D. Finnegan, Chairman of the Board and President; **Richard J. S. Clout**, Executive Vice President; **John E. Gibson**, Executive Vice President; **William F. Muir**, Executive Vice President and Chief Financial Officer; **Susan G. Hauseman**, Treasurer; **Cathy L. Quenneville**, Secretary.

HONOWAII INVESTMENT CO., LTD.

600 Kapiolani Boulevard, Suite 205
Honolulu, Hawaii 96813
Tel (808) 533- 4484

Jason K. Lau, President and Treasurer; **Deborah Y. L. Lau**, Secretary.

Directory of Non Depository Financial Services Loan Companies

HOUSE OF FINANCE, INC.
1810 North King Street, Suite A
Honolulu, Hawaii 96819
Tel (808) 847-8493
Fax (808) 847-8747
e-mail: HOF.ROLAND@VERIZON.NET

Roland C. Casamina, President; **Evelyn Casamina**, Vice President.

INVESTORS FINANCE, INC.
50 South Beretania Street; Suite C117B
Honolulu, Hawaii 96813
Tel (808) 533-7437

Wade W. Richardson, President and Secretary; **Malcolm S. McLeod, Jr.**, Chief Executive Officer.

KAUAI ISLAND FINANCE, INC.
Kokua Professional Building
2973 Umi Street
Lihue, Kauai 96766
Tel (808) 245-6968

Manager - **Bernadette Sakoda**

Richard K. Maeda, President; **Wayne R. Ellis**, Vice President; **Bernadette H. Sakoda**, Executive Vice President and Manager; **Morris Shinsato**, Secretary; **Satoru Masuda**, Treasurer.

MAUI INDUSTRIAL LOAN & FINANCE COMPANY, INC.
140 North Market Street
Wailuku, Maui 96793
Tel (808) 244-9143

Lloyd Y. Kimura, President and Secretary; **Jennie H. Kimura**, Vice President and Treasurer.

Directory of Non Depository Financial Services Loan Companies

MERRILL LYNCH CREDIT CORPORATION

1001 Bishop Street, Suite 2800
Honolulu, Hawaii 96813
Tel (808) 525-7300
Fax (808) 526-0164

Managing Director – **Judith Perry**

Michael A. Johnson, Chairman of the Board and Chief Executive Officer; **Kevin O'Hanlon**, President and Chief Operating Officer; **Lee Lomax**, Senior Vice President; **Francis X. Ervin, Jr.**, Senior Vice President and Treasurer; **John J. Donlon**, Senior Vice President; **Marc L. Crawford**, Senior Vice President; **Alfred H. Minot**, Senior Vice President; **George T. Morrison**, Vice President and Secretary.

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION

1001 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 525-6900
Fax (808) 525-6901
e-mail: paul.loo@morganstanley.com

Manager – **Paul C. T. Loo**

Thomas F. White, Vice President and Secretary; **William C. Schaub**, Senior Vice President and Treasurer; **Joseph W. Nevins**, Senior Vice President; **Rosemary A. Abbott**, Senior Vice President; **Joseph L. Reading**, Senior Vice President; **S. Michael Smith**, Senior Vice President.

MUTUAL FINANCE COMPANY, LIMITED

1165 Bethel Street, 2nd Floor
Honolulu, Hawaii 96813
Tel (808) 539-9777
Fax (808) 521-2714

Franklin M. Tokioka, Chairman of the Board and President; **Davadass Ramadass**, Vice President and Treasurer; **Franklin M. Tokioka II**, Vice President; **Arthur Shida**, Secretary.

NEW CENTURY MORTGAGE CORPORATION

841 Bishop Street; Suite 2001
Honolulu, Hawaii 96813
Tel (808) 531-5500
Fax (949) 224-5718
e-mail: VWILLIAM@ncen.com

Brad A. Morrice, Chairman, President, and Chief Executive Officer; **Patrick Flanagan**, Executive Vice President and Chief Operating Officer; **Edward F. Gotschall**, Chief Financial Officer.

Directory of Non Depository Financial Services Loan Companies

OK FINANCE, INC.
City Financial Tower
201 Merchant Street, Suite 1650
Honolulu, Hawaii 96813
Tel (808) 526-1214

Manager - **Paul S. Mori**

Yoshinori Ito, President; **Paul S. Mori**, Secretary and Treasurer.

SAFETY LOAN COMPANY, LTD.
2065 South King Street, Room 105
Honolulu, Hawaii 96826
Tel (808) 946-4894
Fax (808) 946-2077

Sonny Okada, Chief Executive Officer; **Judy Okada**, President and Secretary; **Gavin Hubbard**, Vice President; **Wesley Nakamura**, Vice President; **Walter Okada**, Treasurer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Kalihi	2255 N School St	Honolulu	Hawaii	96819

STANDARD FINANCIAL CORP.
705 South King Street, Suite 204
Honolulu, Hawaii 96813
Tel (808) 531-6515

Allan S. Totoki, President; **Rona S. Totoki**, Secretary; **Adele Lum**, Vice President-Finance/Treasurer.

WELLS FARGO FINANCIAL ACCEPTANCE HAWAII, INC.
719 Kamehameha Highway, Suite 300
Pearl City, Hawaii 96782
Tel (808) 455-3221

Steve R. Wagner, President; **Gary M. Poetting**, Vice President; **Patrick P. Tom**, Vice President; **Faye L. Kunz**, Secretary; **Michael J. Matera**, Treasurer.

Directory of Non Depository Financial Services Loan Companies

WELLS FARGO FINANCIAL HAWAII, INC.

26 Hoolai Street
Kailua, Hawaii 96734
Tel (808) 262-6584

Districk Manager - **Patrick Tom**

Steve R. Wagner, President; **Patrick Tom**, Vice President; **Gary M. Poetting**, Vice President; **Eric T. Torkelson**, Vice President; **Faye L. Kunz**, Secretary; **Michael J. Matera**, Treasurer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	99-115 Aiea Heights Dr, # 301	Aiea	Hawaii	96701
Ala Moana	1311 Kapiolani Blvd, # 101	Honolulu	Hawaii	96814
Kailua	26 Hoolai St	Kailua	Hawaii	96734
Kapalama	1210 Dillingham Blvd	Honolulu	Hawaii	96817
Pearl City Plaza	719 Kamehameha Hwy	Pearl City	Hawaii	96782
Waipahu	94-235 Hanawai Circle	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	266 Waianuenue Ave	Hilo	Hawaii	96720
Kamuela	64-1035 Mamalahoa Hwy, # G	Kamuela	Hawaii	96743
Kona	75-5722 Hanama Place	Kona	Hawaii	96740

BRANCH – KAUAI

Lihue	3122 Kuhio Hwy, # A-14	Lihue	Hawaii	96766
-------	------------------------	-------	--------	-------

BRANCH – MAUI

Wailuku	210 Imi Kala St, # 203	Wailuku	Hawaii	96793
---------	------------------------	---------	--------	-------

Directory of State-Chartered Credit Unions

TRADE ASSOCIATION

HAWAII CREDIT UNION LEAGUE
1654 South King Street
Honolulu, Hawaii 96826-2097
Tel: (808) 941-0556
Fax: (808) 945-0019
e-mail: info@hcul.org

OFFICERS

DENNIS TANIMOTO
President

REED KANO
Vice President

GUIN OKIMOTO
Vice President

CLARA TEMPORAL
Vice President

TRACY AIWOHI
Executive Assistant

MICHAEL LEACH
Legislative Officer

FEDERAL AGENCY

National Credit Union Administration
2300 Clayton Road, Suite 1350
Concord, California 94520
Telephone No.: (925) 363-6200

CREDIT UNION ADVISORY BOARD

MILTON W. Y. LUM (Chairperson)
BART SAXTON (C&C of Honolulu)
PATRICK PETTI (Hawaii County)
GARY FUKUOKU (Maui County)
RALPH Y. FUJINAKA (Kauai County)

Directory of State-Chartered Credit Unions

HAWAII CENTRAL CREDIT UNION

681 South King Street
Honolulu, Hawaii 96813
Tel (808) 531-8911

Manager - **Milton W. Y. Lum**

Moses Lum Hoy, Chairman of the Board; **Milton W. Y. Lum**, President and General Manager; **Tracy Woo**, First Vice President; **Antje Muneno**, 2nd Vice President; **Fred Tsuda**, Secretary; **Mack Lee**, Treasurer.

LIHUE CREDIT UNION

2973 Kele Street
Lihue, Hawaii 96766-5165
Tel (808) 245-2712

Manager - **Ralph Y. Fujinaka**

Timothy Albao, Chairman of the Board; **Dane Oda**, Vice Chairman of the Board; **Ralph Y. Fujinaka**, President; **Elodie Moniz**, Secretary; **Sherman Shiraishi**, Treasurer.

OAHU ONE CREDIT UNION

2219 Pauoa Road
Honolulu, Hawaii 96813
Tel (808) 521-6727
Fax (808) 545-2978

General Manager - **Barton M. Saxton**

Thomas F. Seu, Chairman of the Board; **Thomas W. Metcalf**, Vice-Chairman; **Frank W. Clayton**, Secretary; **David D. Y. Jeong**, Treasurer.

Directory of Escrow Depository Companies

TRADE ASSOCIATION

ESCROW ASSOCIATION OF HAWAII
P.O. Box 2017
Honolulu, Hawaii 96805

Tel: (808) 539-7525
Fax: (808) 539-7499

OFFICERS

NEAL TAKEUCHI
President
(Island Title Corporation)

FRANCES H. GOO
Vice President
(Guardian Escrow Services, Inc.)

JILL A. P. KAUKA
Secretary
(Fidelity Escrow Services Corporation)

ELIZABETH UMETSU
Treasurer
(Developers Escrow Services, Inc.)

Directory of Escrow Depository Companies

DEVELOPERS ESCROW SERVICES, INC.

2024 North King Street, Room 211
Honolulu, Hawaii 96819
Tel (808) 848-2340
Fax (808) 848-2283

Miriam Horita, President and Treasurer; **Hubert Ishimoto**, Vice President; **Elizabeth Umetsu**, Secretary.

FIDELITY ESCROW SERVICES CORPORATION

745 Fort Street Mall, Suite 303
Honolulu, Hawaii 96813
Tel (808) 537-6799

Stephen Marn, President; **Jill A. P. Kauka**, Vice President; **Nan K. Marn**, Secretary and Treasurer.

FIDELITY NATIONAL TITLE & ESCROW OF HAWAII, INC.

201 Merchant Street, Suite 2100
Honolulu, Hawaii 96813
Tel (808) 536-0404
Fax (808) 536-1082
e-mail: tstjohn@fnf.com

Troy T. St. John, Vice President/State Manager; **Ramona Bessette**, Vice President.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-211 Pali Momi St, # 312	Aiea	Hawaii	96701
Honolulu	4211 Waialae Ave, # 106	Honolulu	Hawaii	96816

OFFICE – KAUAI

Kapaa	4568 Kukui St, # 102	Kapaa	Hawaii	96746
-------	----------------------	-------	--------	-------

OFFICE – MAUI

Kahului	285 Kaahumanu Ave, # 102	Kahului	Hawaii	96732
Makawao	1043 Makawao Ave, # 201A	Makawao	Hawaii	96768

Directory of Escrow Depository Companies

FIRST AMERICAN TITLE COMPANY, INC.

333 Queen Street, Suite 700

Honolulu, Hawaii 96813

Tel (808) 536-3866

Fax (808) 545-6187

e-mail: famhawaii@firstam.com

Elia A. Long, Chairman of the Board; **Robert C. Law**, President and Chief Executive Officer; **Joseph L. Dwight IV**, Vice President, General Counsel, Secretary and Treasurer; **Irene Bautista**, Assistant Vice President; **Harold Mooneyham**, Assistant Vice President and Chief Title Officer.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	333 Queen St, # 700	Honolulu	Hawaii	96813
Kailua	116 Hekili St, # A	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, # 435	Aiea	Hawaii	96701

OFFICE – HAWAII

Hilo	120 Pauahi St, # 312	Hilo	Hawaii	96720
Kailua-Kona	75-1049 Henry St, # 202	Kailua-Kona	Hawaii	96740

OFFICE – MAUI

Kahului	173 Hoohana St, # 1	Kahului	Hawaii	96732
---------	---------------------	---------	--------	-------

FIRST FINANCIAL TITLE & ESCROW AGENCY OF HAWAII, INC.

Davies Pacific Center

841 Bishop Street, Suite 1550

Honolulu, Hawaii 96813

Tel (808) 536-3600

Tom Paschen, President; **Gerald M. Shapiro**, Vice President; **David S. Kreisman**, Secretary; **Karen L. Patullo**, Treasurer.

Directory of Escrow Depository Companies

FIRST HAWAII TITLE CORPORATION

201 Merchant Street, Suite 2000

Honolulu, Hawaii 96813

Tel (808) 521-3411

Fax (808) 599-8792

e-mail: www.firsthawaii.com

Thomas W. Sullivan, Chairman of the Board; **Lester G. L. Wong**, President; **Patsy H. Nakaji**, Secretary, Treasurer and Controller.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Aiea	98-211 Pali Momi St, # 600	Aiea	Hawaii	96701
Downtown	1100 Alakea St, # 1600	Honolulu	Hawaii	96813
Kahala	4211 Waialae Ave, # 208	Honolulu	Hawaii	96816

BRANCH – HAWAII

Kamuela	64-1035 Mamalahoa Hwy, Ste B	Kamuela	Hawaii	96743
Kona	75-5722 Kuakini Hwy, # 210	Kona	Hawaii	96740

BRANCH – KAUAI

Hanalei	5-4280 Kuhio Hwy, # B201	Hanalei	Hawaii	96722
Lihue	3016 Umi St, # 208/209	Lihue	Hawaii	96766

BRANCH – MAUI

Kahului	33 Lono Ave, # 240	Kahului	Hawaii	96732
Kihei	1993 S Kihei Rd	Kihei	Hawaii	96753
Lahaina	910 Honoapiilani Hwy, Ste 5	Lahaina	Hawaii	96761

Directory of Escrow Depository Companies

GUARDIAN ESCROW SERVICES, INC.

2347 South Beretania Street, Suite 200
Honolulu, Hawaii 96826
Tel (808) 951-6991
Fax (808) 951-6995
e-mail: info@guardianescrow.com

Frances H. Goo, President; **Edward S. H. Goo**, Vice President; **Betsy Watanabe**, Secretary; **Augusta Hau**, Treasurer.

HAWAII ESCROW & TITLE, INC.

700 Bishop Street, Suite 1600
Honolulu, Hawaii 96813
Tel (808) 532-2977
Fax (808) 599-5450

John M. Critcher, President; **Salvator F. Fanciullo**, Vice President and Treasurer; **Denise M. Kaehu**, Vice President and Secretary.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	700 Bishop St, # 1600	Honolulu	Hawaii	96813
BRANCH – HAWAII				
Kailua-Kona	75-5870 Walua Rd, # 200	Kailua-Kona	Hawaii	96740
BRANCH – MAUI				
Lahaina	2530 Kekaa St	Lahaina	Hawaii	96761

Directory of Escrow Depository Companies

HAWAII RESORT ESCROW, INC.
1613 Pe'e Road
Koloa, Hawaii 96756
Tel (808) 742-0407

Hawaii Representative – **Eric Matsukawa**

Brenda K. Daniels, President; **Warren O. Wheeler**, Vice President and Treasurer; **David H. Flint**, Vice President; **Leo Rose III**, Vice President and Secretary.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	116 S Hotel St, # 207	Honolulu	Hawaii	96813
OFFICE – MAUI				
Kaanapali	104 Kaanapali Shores Place	Lahaina	Hawaii	96761

ISLAND TITLE CORPORATION
1132 Bishop Street, Suite 400
Honolulu, Hawaii 96813
Tel (808) 531-0261

Lynne Kaneshiro, President and Chief Executive Officer; **Corrine Agno**, Executive Vice President and Corporate Secretary; **Neal Takeuchi**, Senior Vice President; **Karen Arakawa**, Vice President; **Cheryl Higa**, Vice President; **Dennis Ching**, Vice President; **Nadine Ogata**, Vice President; **Ginger Matsukawa**, Vice President; **Gary Miyashiro**, Treasurer.

BRANCH – OAHU

Waialae	3465 Waialae Ave, # 380	Honolulu	Hawaii	96816
Waipio	94-1040 Waipio Uka St, # G	Waipahu	Hawaii	96797

BRANCH – HAWAII

Hilo	688 Kinoole St, # 121	Hilo	Hawaii	96720
Kailua-Kona	75-5591 Palani Rd, # 204	Kailua-Kona	Hawaii	96740

BRANCH – MAUI

Wailuku	24 N Church St, # 410	Wailuku	Hawaii	96793
---------	-----------------------	---------	--------	-------

Directory of Escrow Depository Companies

OLD REPUBLIC TITLE & ESCROW OF HAWAII, LTD.

733 Bishop Street, Suite 2700
Honolulu, Hawaii 96813
Tel (808) 566-0100

Richard A. Cecchettini, Chairman of the Board; **P. Michael Trudeau**, President; **R. Wayne Shupe**, Executive Vice President and Chief Operating Officer; **Carleton R. Lago**, Senior Vice President and Secretary; **Robert S. Davis**, Senior Vice President and General Counsel, **Tricia Yee**, Senior Vice President; **Charles G. Gregory**, Treasurer and Chief Financial Officer.

BRANCH – OAHU	ADDRESS	CITY	STATE	ZIP CODE
Honolulu	3465 Waialae Ave, # 390	Honolulu	Hawaii	96816
Kailua	116 Hekili St, # 7	Kailua	Hawaii	96734
Pearlridge	98-211 Pali Momi St, # 535	Aiea	Hawaii	96701

BRANCH – MAUI

Kahului	33 Lono Ave, # 170	Kahului	Hawaii	96732
Kihei	380 Huku Lii Pl, # 206	Kihei	Hawaii	96753
Lahaina	10 Hoohui Rd, # 210	Lahaina	Hawaii	96761

SECURITY TITLE CORPORATION

1164 Bishop Street, Suite 1611
Honolulu, Hawaii 96813
Tel (808) 535-6000
Fax (808) 532-7151
e-mail: www.stc.com

Jack K. Palk, Chairman of the Board and Secretary; **David P. Palk**, President and Treasurer; **Rachel P. Romena**, Vice President.

BRANCH – HAWAII	ADDRESS	CITY	STATE	ZIP CODE
Hilo	427 B Kilauea Ave	Hilo	Hawaii	96720

BRANCH – KAUAI

Lihue	4370 Kukui Grove St, # 207	Lihue	Kauai	96766
-------	----------------------------	-------	-------	-------

Directory of Escrow Depository Companies

TITLE GUARANTY ESCROW SERVICES, INC.

235 Queen Street
Honolulu, Hawaii 96813
Tel (808) 539-7760

Manager - Glen Y. Ajimine

David Pietsch, Jr., President; **James S. Pietsch**, Executive Vice President; **Glen Y. Ajimine**, Senior Vice President; **John Jubinsky**, Secretary; **George M. Sawai**, Treasurer and Assistant Secretary; **Lois Kawano**, Treasurer and Assistant Secretary; **Michael Piets**, Executive Vice President.

BRANCH - OAHU	ADDRESS	CITY	STATE	ZIP CODE
Hawaii-Kai	6600 Kalanianaole Hwy, # 108A	Hawaii Kai	Hawaii	96825
Kahala	4211 Waialae Ave, # 111	Honolulu	Hawaii	96816
Kailua	111 Hekili St	Kailua	Hawaii	96734
Mililani	95-1091 Aina Mauka Dr	Mililani	Hawaii	96789
Pearlridge	98-151 Pali Momi St, # 115	Pearl City	Hawaii	96701
Waipahu	94-210 Pupukahi St, # 102	Waipahu	Hawaii	96797
Ward	210 Ward Ave, # 118	Honolulu	Hawaii	96814

BRANCH – HAWAII

Hilo	450 Kilauea Ave	Hilo	Hawaii	96720
Kailua-Kona	75-170 Hualalai Rd, # C301	Kailua-Kona	Hawaii	96740
Kamuela	Carter Professional Center, # 101	Kamuela	Hawaii	96743

BRANCH – KAUAI

Lihue	4414 Kukui Grove, # 204	Lihue	Hawaii	96766
Princeville Shopping Center	5-4280 Kuhio Hwy, # G-207	Princeville	Hawaii	96722

BRANCH – MAUI

Kahului	80 Puunene Ave	Kahului	Hawaii	96732
Kihei	49 E Lipoa St, # 29	Kihei	Hawaii	96753
Lahaina	3350 Lower Honoapiilani Hwy	Lahaina	Hawaii	96761
Wailuku	35 S Market St	Wailuku	Hawaii	96793

Neither the Division of Financial Institutions nor any party connected therewith makes any warranty or representation or assumes any responsibility with respect to the accuracy or completeness of the within information and statements of condition, either as supplied to this Office or as reported herein.

The Division of Financial Institutions -
Historical Perspective

The Division of Financial Institutions was established in 1913 and was formerly known as the Bank Examination Division.

Deputy Bank Examiner

M. H. Drummond	1913 - 1919
D. P. Truesdale	1919 - 1926
H. A. Asch	1926 - 1934
W. W. King	1934 - 1941
Albert J. Cantrelle	1941 - 1945
William Lederer, Jr.	1945 - 1953
Charles J. Gillespie	1953 - 1966
Lester G. L. Wee	1966 - 1982

Commissioner of Financial Institutions

Donna A. Tanoue	1982 - 1987
Clifford K. Higa	1987 - 1993
Lynne H. Himeda	February 1, 1993 to July 31, 1993
Raymond K. Muraoka	August 1, 1993 to December 30, 1994
Lynn Y. Wakatsuki	January 1, 1995 to Present

